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ABSTRACT

Fifty-four percent of all midlife and older American women are in the work force. Like their younger counterparts, most older women work in nonprofessional occupations. Regardless of their age, working women earn less than men. Sixty-five percent of working women aged 45 to 64 are married; 30 percent are widowed, divorced, or separated; and 5 percent have never married. Many women in their fifties and sixties have become displaced homemakers after years of being at home and supported by their husbands. Most are extremely vulnerable from an economic standpoint. The median educational attainment for women aged 45 to 64 is 12.6 years, with 80 percent having at least a high school diploma. Only one in eight women aged 45 to 64 is a college graduate as opposed to one in four between the ages of 25 and 34. Because of low wages and meager benefits during their working lives, many older women retire on an inadequate retirement income. Four out of five women have no pension at all. Government statistics claiming that older women have lower unemployment rates than do younger women mask the significant numbers of older women who have ceased looking for work because of prolonged, unsuccessful job searches. Cultural and age bias are other important problems facing older women. (A two-page fact sheet on women, work, and age is included.) (MN)

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Women, Work and Age

A Report on Older Women and Employment

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WOMEN, WORK AND AGE:

A Report on Older Women and Employment

Written by Cathy Stentzel
Edited by Sally Steenland

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The National Commission on Working Women

Since 1977 NCWW has been a leading national advocacy organization for women in traditional female occupations. Through research, surveys, conferences and a wide variety of projects, the Commission has created a profile of women in nonprofessional jobs, documented their urgent work-related problems and advocated for creative and broad-based solutions. The Commission's overall goal is to improve the economic status of working women. Central to this work are four areas of prime concern to women: wages and benefits, child care and care of elder family members, education and training for advancement, and self-esteem and dignity in the work force.

The Commission has built its advocacy agenda on the premise that real solutions to problems can only come from the combined commitment and activism of people from all of the sectors whose policies and behavior affect women's lives and status: employers, unionists, educators, legislators and advocates. The 29 Commissioners who guide the activities of NCWW are chosen to represent these sectors and to seek open and balanced dialogue on the critical issues that demand their attention. The Commission's 8,000-name mailing list of individuals and organizations reflects this sector diversity.

On January 1, 1987, NCWW merged with Wider Opportunities for Women, a nationally-known women's employment and training program with special emphasis on training women for nontraditional jobs. The Commission and WOW's Women's Work Force Network form the National Programs Division of WOW, continuing and expanding our advocacy work for all working women--those in training, those in transition from home to work, and those already employed.

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Introduction

Five years ago, the National Commission on Working Women issued a report on older women workers which examined society's stereotypes about midlife and older women and documented the resulting sex and age discrimination they faced. In 1987 we are issuing an expansion and update of that original report as part of a year-long focus on older women workers and their concerns.

The Commission's activity on midlife and older working women during 1986 and 1987 has resulted in the following projects:

- Publication of this report, "Women, Work and Age," which profiles older women workers, highlights their work history, examines the stereotypes and discrimination they face, and makes recommendations for employers, advocates and older women themselves;
- Publication of a two-page fact sheet on older women;
- Publication of an article on the incidence of occupational disease and work facing midlife and older women in non-professional occupations;
- Publication of "Prime Time Women," a report analyzing the image of female characters over age 50 on entertainment television;
- Development of grassroots media watch materials and training sessions for local chapters of older women's organizations;

o Co-sponsorship with AARP and 12 other national women's organizations of a two-day roundtable dialogue with employers about the barriers to full employment of midlife and older women; and

o Participation in the National Coalition on Older Women's Issues.

The Commission chose to focus its activities during the past year on the employment concerns of older women because of their increased numbers in the work force, the precarious economic condition of many, especially those in low-paying, non-professional jobs, and the lack of public attention directed to improving their situation.

There are several reasons why it is important to pay special attention to the work lives of older women. First of all, because most working women spend their lives in low-paying jobs, they are economically more vulnerable than men as they grow older. As a whole, their wages, always lower than men's, begin to decline in midlife even as male earnings continue to rise to their peak. A lifetime of low wages, inadequate benefits, and the lack of pension coverage for up to 80% of older women means that a significant number of retired women live in or near poverty.

The majority of older women now in their fifties or early sixties did not plan or train for a career when they were young. So in addition to working in low-paying jobs, many women

interrupted their work lives for child rearing and family responsibilities. This means they are less likely than men to have seniority, to be vested in a pension, or to rise through the ranks; and they are more likely at midlife to find themselves working in an entry-level or part-time job. If they are displaced homemakers--women who enter the paid work force because of divorce or the death or disability of their spouse after many years as homemakers--they are even more vulnerable economically than other women.

Furthermore, the situation of older women workers is compounded by a cultural bias which views them differently than men or younger women in the work force. Negative stereotypes--about older women's health, productivity, trainability, or simply their desirability and attractiveness on the job--are extremely difficult to overcome. Despite recent positive media attention on the health and fitness of women (and men) in their fifties and sixties--the "young" old--and despite research studies that tend to refute the negative stereotypes, such popular biases remain powerful influences on the attitudes and behavior of employers, supervisors and of older women themselves. Stereotypes can lead to age discrimination.

"Women, Work, and Age" addresses many of these issues in detail by answering the following questions:

- Who are older women in the work force? What kinds of work do they do?

- What are the myths and stereotypes about older women that affect their employment?
- What barriers do midlife women face in getting hired and on the job? How prevalent is age discrimination?
- What laws are designed to protect older women workers and how effective are they?
- What has been the response of unions, employers and advocates to the needs of older women workers?
- And finally, what conclusions and policy recommendations can be made to advance the cause of fair and equal treatment for older women on the job?

The research, writing, printing and dissemination of this report was generously funded by grants from the American Express Foundation, the Ford Foundation, the Polaroid Foundation, the Prudential Foundation and Chevron.

History

A century ago, most older women did not have paying jobs outside the home. The employment rate for women over age 45 at the turn of the century was only 15%, less than a third of what it is today. Although older women worked within their homes and some helped with family businesses or farming, most did not receive wages nor were they counted as part of the work force of their day.

The official female labor force in the early 1900s consisted mainly of young single women who worked in factories or stores at low-paying jobs. Most left those jobs at an early age to marry and have children, and they did not return to factory work except in dire circumstances. Despite the high participation rate of certain groups of older women in the labor force--in 1900 more than 40% of Black women over age 45 had jobs, as did almost 30% over age 65--they were few enough in number so that employment rates for older women remained low.

For the next 40 years, these employment rates stayed at low levels. In 1940, only 15% of married women worked outside the home. The female labor force was still predominately young and single.

However, all this changed in the 1940s, as massive numbers of older women entered the work force during World War II. Records show that 60% of the women who entered the factories and plants to help during the war were over age 35 and most of them

were married.

Once in the work force, these older women wanted to stay on the job. A survey taken by the Women's Bureau in the 1944 and 1945 revealed that almost 80% of the women workers wanted to keep their positions even after the war was over. However, when the war ended they were laid off from their factory and plant jobs and were exhorted by national education campaigns to return to their homes.

Many older women, however, actually remained in the work force and took lower-paying jobs as clerical, sales and service workers. Thus began a new phenomenon in which married older women became permanent members of the work force. Their work pattern was well established in the 1950s, so that by 1960, half of all women between the ages of 45 and 54 were working outside the home. This was the highest labor force participation rate of any female age group at that time.

Since 1960, this phenomenon of older women workers has grown at a steady pace. Approximately half of all women who are now between the ages of 45 and 54 have been in the labor force for more than 20 years (Shaw, 1985). And the average women's work life continues to expand, from 14.5 years in 1950 to more than 29 years today (Smith, 1985).

Despite the longevity of their work lives and the consistency with which they enter and remain in the work force, however, older women are still perceived to be peripheral to our nation's labor force. Outmoded social attitudes discount older

women's invaluable contributions to our country's economy during the past half century and often fail to measure their current worth. Likewise, employer policies which assume that male workers become more valuable to a company as they mature while older female workers are routinely denied promotions (and attendant higher salaries and benefit levels) are inherently discriminatory and result in a waste of human resources.

Statistics show that older women have been a permanent part of the labor force for almost 50 years and that their numbers are increasing. As America's baby boom generation moves into midlife and beyond, older women will constitute an even larger percentage of the work force in the future than they do today.

Profile of Working Women 45 to 64 Years Old*

More than half (54%) of all midlife and older American women are in the work force--numbering nearly 14 million. Today more than one out of every 10 workers in the United States is a woman over the age of 45. Seventy percent work full time.

(*All statistics in this section were compiled from Census Bureau and Bureau of Labor Statistics data from the Current Population Survey, 1986.)

Types of Jobs

Like their younger counterparts, most older women work in nonprofessional occupations. More than three-fourths (77%) are

in clerical, sales, service, factory or plant jobs. An additional ten percent are in managerial jobs. Thirteen percent work in professional specialties, mainly in female-dominated occupations such as teaching or nursing.

Because of the strong social constraints and discrimination by sex that was legal in the early decades of their work lives, relatively few older women today can be found in such male-dominated professions as doctor, lawyer or engineer; few are top managers of American business; and fewer still can be found in male-dominated blue collar jobs such as plumber, electrician, welder, or mechanic. Having followed traditional gender roles, older women experience greater job segregation than younger women and are more likely to be in female-dominated occupations.

Wage and Benefits

Working women, no matter what their age, have lower earnings than men. Twenty-three years after the enactment of equal pay legislation in 1964 the pay gap is still 64 cents to the dollar. For middle aged women, who earn about 61 cents for every dollar earned by middle aged men, the gap is even greater. As men reach middle age, their salaries continue to rise to peak levels, while overall, women's salaries start to decline after age 45. In 1985, women aged 45 to 54 working full-time earned an average of $17,009 a year, while men that age averaged $29,880. In addition to decent wages, benefits such as health insurance, paid vacation, sick leave, pension, and disability insurance are vital

to older women workers. Those who belong to labor unions or employee associations, or who have worked many years for large companies are most likely to receive full job benefits. Although a greater percentage of midlife and older women are labor union members than younger women workers, still only about one in five belongs to a union. The majority of older women work for small companies where thay are less likely to receive adequate benefits, or are in service industries where benefits are also less common. Significant numbers of older women are also temporary and part-time workers, in jobs where any benefits are rare. About 5 million American women between the ages of 40 and 65 have no health insurance at all (Older Women's League, 1987).

Marital Status

A typical middle-aged or older woman worker is very likely to be married and living with her husband. In fact, 65% of women in the work force aged 45 to 64 are married. Thirty percent are widowed, divorced or separated, and 5% have never been married. When we look at the labor force participation rates of all women these ages by marital status, we see again that work outside the home is the norm: 50% of married women are in the labor force, while seven out of 10 never-married older women and six out of 10 widowed, divorced or separated women are working. After age 65, labor force participation drops off for almost all women whether they are married or single. Among divorced women 65+, however, 14% are in the work force--about double the percentage for the

entire over-65 female population (7.3%).

Women who are now middle-aged and older are the first post-World War II group of women for whom combining marriage, raising children and working outside the home has been the experience of the near-majority. Forty percent of white women and 60% of Black women were in the labor force before their first child was in first grade, although the majority of these mothers had additional periods outside the labor force (Dix and Shaw, 1986). Issues of pregnancy and work or the need for child care for pre-school children were faced by a sizeable minority of women who are now midlife or older. In addition, 26% of working women 45 to 54 today are still primary caregivers for dependent children.

Displaced Homemakers

Due to the unprecedented and rapid increase in the incidence of divorce since the late 1960s, many women now in their fifties and sixties have become displaced homemakers after years of being at home supported by their husbands. The majority of older displaced homemakers are extremely economically vulnerable. Because they have either little or no job experience and few marketable skills, their late entry into the labor market can often be very difficult. They usually need jobs that pay more than minimum wage in order to support themselves and other family members or to continue to pay a mortgage. Most older women who have been homemakers need support services and job training to make a new life for themselves as working women.

Educational Attainment

Working women between the ages of 45 and 64 have a median educational level of 12.6 years. Eighty percent of those who are in the work force have at least a high school diploma. In all age groups, women with higher levels of educational achievement are more likely to be working than those with fewer years of schooling, and this is also true for middle-aged and older women. For example, 12% of all women 45 to 64 are college graduates, and 72% of them are in the work force. Of those without a high school diploma (28%), only 40% are working.

Because only one out of eight women 45 to 64 is a college graduate, compared to one out of four women age 25 to 34, older women have had less opportunity to apply for jobs in the professions or managerial ranks which require a college degree for entry level positions.

Retirement

Low wages and meager benefits during their working lives mean that when many older women retire, their retirement income is often inadequate. According to the Older Women's League, the vast majority of older women retirees rely on their monthly Social Security benefits for their only significant source of income. The wage gap between working men and women continues as an income gap after retirement. For example,in December, 1986 the average Social Security benefit payment for a retired woman

was $420; for a man, it was $550--25% more.

Furthermore, four out of five female retirees have no pension at all. Even though currently 42% of all working women participate in pension plans, only 21% of older women collected any earnings from pensions, either their own or their husband's, in 1985. And these pension payments were less than those of men: Men collected an average monthly pension of $573, while women received $358 a month.

This inequality means that older women without spouses, who must rely solely on their own incomes are in a precarious condition. According to a recent Social Security Administration study, 68% of retired single women had incomes below $500 a month, compared to fewer than 5% of married women. Almost half of the unmarried low-income retirees were continuing to work part time to supplement their incomes. Forty percent of them had spent their lives working in low-paying sales and service jobs before they retired (Iams, 1985).

As more women become divorced and are forced to rely on the retirement income from their low-wage jobs, it seems likely that more older women will become economically vulnerable, living in or near poverty.

Unemployment: Discouraged Workers

Government unemployment figures show that older women generally have lower rates of unemployment than younger women. For example, in March 1986, the overall female unemployment rate

was 7.2%, while the rate for women over 45 was slightly more than 4.5%.

These figures, however, mask an important phenomenon concerning older women and unemployment. They do not show the significant numbers of older women who have ceased looking for work because of prolonged, unsuccessful job searches.

Statistics show that it takes older unemployed women longer to find jobs than younger unemployed women. For example, in 1982, the average older unemployed worker was jobless 23% longer than younger unemployed persons (OWL, 1984). Although they would work if offered a suitable job, many older women become discouraged after a lengthy period of unemployment and stop job hunting. They then become classified by the government as "discouraged workers" and are no longer included in unemployment statistics.

Similarly, many older women elect early retirement rather than risk lengthy unemployment after being "let go" from their jobs. Although they too would prefer to work, they opt for the certainty of retirement income and thus are classified as early retirees rather than unemployed workers. Unfortunately, by opting for early retirement (at age 62) older women workers receive lower Social Security benefits.

Finally, many older women, although working, are "underemployed" in terms of their skill and wages. After searching unsuccessfully for full-time positions, they work part-time or work as temporaries, often with low wages and without benefits, in order to have some income.

Cultural Bias and Reality

Stereotypes of older women--based on culturally-held myths that value youth and devalue age--can make a woman in her fifties or sixties seem undesirable to an employer despite her skills and experience. Research shows that significant numbers of employers believe popular negative stereotypes about older women workers. Although it is interesting to note that employer acceptance of stereotypes about older workers in general declines as the employer's own age increases (McConnell), it is true that many executives and managers regard culturally-based myths as fact when it comes to hiring, training, or retaining older women workers.

One of the most resilient myths concerning midlife and older women is that they are inflexible, "stuck in their ways" and may experience greater "personality problems" than younger workers. A corollary to this stereotype is that older women do not learn new technology easily and therefore they are difficult to train.

In fact, most older women workers enjoy good mental health, both intellectually and emotionally. Performance studies show older workers perform as well or better than workers 30 to 40 years younger in mental and intellectual capacities (U.S. Senate...Women in Our Aging Society, 1985). Older women (and men) maintain their IQ levels, vocabulary, and creative thinking skills well into retirement age. (U.S. Senate...The Costs of

Employing Older Workers, 1984). In fact, some researchers have shown that vocabulary and conceptual skills actually improve with age (Meer, 1986).

Recently, many employers have begun to recognize some of the differences in the way older people and younger people learn new information. This new awareness will benefit older women who can learn as readily as younger people when 1) they are allowed to go at their own pace and 2) they are given as much control over the learning process and environment as possible. For example, many older women workers may be reluctant to participate in a classroom learning situation in which they feel they will be in competition with younger people, but if their training is self-paced or one-on-one with an instructor, they can learn more easily.

In addition, studies show that older people compensate for any loss of physical speed in certain jobs by their greater accuracy and carefulness. They also use their intellectual resources more fully than younger workers and thus avoid unnecessary errors.

Furthermore, in this day of constant technological change, all workers, regardless of age, can become obsolete over a period of five to 10 years unless re-training and updating of skills is consistently available to the entire work force.

A second myth regarding older women is that they are not long-term, serious employees. According to this stereotype, older women do not need to work and represent a risk to an

employer because they are liable to quit their job at any time.

However, the reality is that most older women work out of economic necessity. In fact, middle-aged and older women are more likely to have families to support than younger women and might even be the sole breadwinner for that family.

Furthermore, older women stay on the job for economic reasons. Research shows that they are less likely to leave the labor force or change jobs than younger workers. According to one study, the turnover rate for women in their fifties was one-sixth that of women in their twenties (Porcino, 1983). Often younger women leave a job after two or three years, whereas older women are likely to stay with an employer, bringing stability and loyalty to the work force. In addition, they save their employer the time and money it would take to train new workers.

Yet a third myth attributed to older women is that they are not cost-effective to an employer. According to the stereotype, because of low productivity and tenure and high absenteeism and benefit rates, older women workers cost more to hire and train than younger ones.

However, the facts show that employing older women can be as cost effective as employing younger female workers. Health insurance costs for older workers are not greater than for younger workers in 90% of companies (Yankelovich. et al., 1985). A study by the National Center on Aging and Work found that health benefit costs may actually be higher for young women with one or two children than for older women workers (U.S.

Senate...Employment Opportunities for Women, 1986). Possible higher health insurance and benefit costs to very small companies are offset by lower turnover and increased productivity, due to the specialized skills and experiences of older women workers.

Older workers' skills and knowledge are valuable to a company. Long-time employees have an "institutional memory"--a broader understanding of where the company has been and where it's headed. A 1984 survey of employers in Arkansas revealed that 63% cited this increased experience as a reason to hire older workers.

A fourth myth concerns older women's physical health. According to this stereotype, older women workers experience deteriorating health and physical ability as they age, which affects their job performance.

However, the majority of women enjoy good physical and mental health well into their sixties and regard their own health positively. Over 75% of women over age 45 rate their health as good or excellent. In a 1982 study of women and men over age 50, only 13% cited poor health as the reason for leaving their last job (Daum and Kurzman, 1982).

Rather than taking off more days because of illness, older women workers actually have lower rates of absenteeism than younger workers (U.S. Senate...Health and Extended Work Life, 1985). Similarly, because of their greater experience and accuracy on the job, they suffer from fewer work-related accidents and miss fewer days of work due to injuries than

younger workers. In fact, older women make up 12% of the work force and yet represent only 2% of the reported Workers' Compensation claims (Stellman, 1987). Consequently, the total cost of worker injuries remains less for older workers than for younger women (U.S. Senate...The Costs of Employing Older Workers, 1984).

Age Discrimination

> I feel that I am a capable, steady worker, yet I cannot find good steady employment, and I am ten years younger than the President of the United States.
> --64-year-old woman

An inevitable consequence of attitudes and beliefs which devalue older women is discriminatory behavior. Although age discrimination is illegal, it is widespread, keeping many older women in low-level jobs or preventing them from being hired at all.

Public opinion polls reveal that a majority of Americans believe older workers are discriminated against. Surprisingly, employers themselves agree with this public perception. A 1981 survey of personnel and human resources managers from over 500 companies acknowledged the extensive existence of age discrimination in decisions regarding the hiring, promotion and training of older employees. However, 80% of the managers surveyed denied that their own companies practiced age discrimination (McConnell, 1984).

In conducting the research for this report on older women workers, the Commission solicited letters through newspapers across the country, requesting older women who had experienced age discrimination to share their stories. In response, letters came in from every region of the United States, detailing frustration, anger, and discouragement. Excerpts from these letters appear throughout this section of the report.

Discrimination in Hiring

Even though it is widely acknowledged that older women face age discrimination, that discrimination may be hard to prove, particularly in the hiring process. It is usually not possible for an applicant who has been turned down for a job to find out who was hired and how that person's qualifications exceeded her own. Letters from older women to the Commission document the difficulties of finding work.

> I have 25 years of experience in the fields of secretarial and bookkeeping and have been unable to secure employment for the past three years due to my age.
>
> --Indiana

> I have not been able to obtain employment of any kind, even though I have applied to hundreds of advertised positions, through the state employment office and even the Senior Citizen Employment Center. The man in charge there, who appeared to be in his 70s, stated that he, as an employer, would not hire any woman over 50, regardless of her ability.
>
> --Oregon

> The last bank where I had worked [as a bookkeeper] for six years was sold. The "older employees" (I was 49) were given the choice of a drastic decrease in wages or resigning. I chose to resign, and my search for new employment began. Each job I applied for, usually a person under 25 was hired who had no experience. In one interview, the person told me no applicant over 25 was even considered. I am presently working as a cashier and bookkeeper in a retail store for $3.45 per hour. I have 14 years banking experience, two computer courses and excellent references. Just one thing wrong--I am 51 years old.
>
> --Iowa

Discrimination in the hiring process makes the search for employment difficult for all older women, but it is especially so for those who have been out of the work force for many years. Such is the situation of displaced homemakers, women who must find jobs because of divorce or the death or disability of their husbands. These former homemakers are over 45 (in fact, the majority of them are over 55); they lack formal job training, and often are not given credit for the unpaid work they have performed for many years in the home and as volunteers in the community.

As a result, when displaced homemakers are finally hired, it is often in low-skill, low-paying jobs. A study conducted by the Urban League in 1975 found almost twice as many displaced homemakers working as waitresses, hotel maids, and nursing home aides as all women in the work force.

Although it is illegal to indicate age or sex requirements

in the help-wanted sections of the newspaper, employers circumvent the law by placing ads that call for "recent college graduate" or want applicants with "one to two years experience." Help-wanted ads which use phrases such as "fast-paced," "youthful office," and "attractive appearance" can effectively weed out older job seekers even before they apply.

Employment agencies sometimes discriminate in a similar manner if not even more directly. A woman in Iowa wrote, "Recently I was told by a local employment agency counselor that the employers like the 'cutesy-pie young girls.' She indicated that there would be no point in sending me out on interviews no matter that my qualifications would match those for the job."

Age Discrimination on the Job

Once on the job, many older women face age discrimination at work. Most commonly this means being passed over for promotion or training opportunities. A New York woman wrote to the Commission:

> I worked for a particular federal agency for 15 years. My manager said, "Of all the secretaries I've met, you rate among the best." I replied, "How is it I can't get a promotion?" He said, "Look around and see for yourself. There's a certain amount of bias around here. They aren't promoting older secretaries."

Another form of age discrimination which particularly affects older women in nonprofessional jobs is the practice of

reclassifying jobs by arbitrarily upgrading the educational level required to perform the work. An older women with only a high school diploma may be demoted or forced out of a job she has been performing well for years when the new job description calls for a college degree. Because fewer women over age 45 are college graduates than younger women, they can be excluded from applying for jobs whose duties they could handle well and in some cases have been handling well for years.

Age discrimination also occurs when employers believe that it is not cost-effective to train an older women to use new technology or to move into management. They may assume that a woman over age 55 is near retirement and would not stay on the job long enough to justify the cost of training. Being denied access to company training programs is often a "Catch-22" for older women: They need new skills to qualify for promotions and raises, yet they are passed over for the needed training. In some instances experienced older women employees will be asked to train younger workers who are then given advancement opportunities at higher salary and benefit levels.

Some of our women correspondents endured harassment on the job from younger employees--continually being asked when they were going to retire, or even being threatened verbally. One described a situation in which a younger employee would not take instructions from her, saying things like "'You're not my mother, and you can't tell me what to do.'"

Being "Let Go"

Age discrimination can also be found in the process of laying off workers or encouraging early retirement. The majority of our older women correspondents' employment troubles began when they were terminated in their fifties or early sixties. Many were abruptly fired or "let go" ostensibly for cost-cutting measures or because (as they were told) they did not "fit in with a company's younger image." Most often a younger, lower-paid worker was hired or promoted in their place or an older secretary was let go while younger ones were kept on.

Several correspondents told the Commission about their experiences of what looked to them like systematic overburdening of a conscientious older worker. Their workload and responsibilities were increased until the job became unmanageable and their performance began to deteriorate. Deteriorating performance was then cause to terminate the worker. The same theme is found in cases of falsely low evaluations, demotions, and refusal to give an older employee a deserved raise or promotion because she is near retirement.

Many women will elect to take early retirement rather than endure this bias quietly. Those who are not yet 62 may quit to keep their dignity but then are faced with the indignities of the job search and the threat of inescapable poverty.

Women who lose their jobs at age 55+, too young for retirement or Social Security benefits, may indeed end up on

welfare after having worked productively all their adult lives. Some of the letters we received detailed heart-rending discouragement. Many blamed themselves for a situation which was out of their control. Their greatest fear was that they would become dependent on their adult children or other relatives or, if they were single, end up as bag ladies with poor health and no place to live.

Age Discrimination and the Law

> Older women don't want their rights;
> they want their jobs.
> --Client of Attorney Francine Weiss

Age discrimination is illegal. Since it was passed 20 years ago, the Age Discrimination in Employment Act (ADEA) has prohibited discrimination because of age in all aspects of employment: hiring, wages, benefits, promotion, and termination. The ADEA also prohibits retaliation against employees who file a discrimination complaint or who participate in the investigation of a complaint. In addition, the law prohibits labor unions from excluding members on the basis of age and prohibits employment agencies from denying persons job referrals on account of age. Congress established the Equal Employment Opportunity Commission (EEOC) to enforce the provisions of this law.

Despite the existence of federal legislation prohibiting age discrimination, older women receive very little real protection. Many older women workers do not know they have the right to bring

a complaint against an employer for age discrimination. They are either unaware that there is federal legislation protecting workers against age discrimination or uncertain that the law applies to their situation. A 1981 Harris poll found that over half (47%) of all people over age 40 to 69 did not know it was illegal for an employer to discriminate by age. In addition, 54% of employers did not know the law (Harris, 1981).

Older women, in nonprofessional jobs especially, often do not have a full sense of their legal rights as employees nor do they have access to grievance procedures within their workplace. The majority of age discrimination charges at the EEOC are filed by older white men who have the ability and the resources to pursue their cases. For older women workers, however, most cases of illegal activity go unreported and unredressed.

When older women workers are aware of laws prohibiting age discrimination, they are often hesitant to file charges, fearing harassment and intimidation from employers and co-workers. They fear such mistreatment would escalate if reported to a government agency.

Since most older women must work for economic survival, they are forced to weigh the reality of a stressful, unfair work environment against the risk of losing their job and income.

Threats of job dismissal--although illegal--are not uncommon once an employee has filed charges with the EEOC. Therefore, it may seem preferable to an older woman to stay at her job until retirement, even if she has been unfairly demoted or passed over

for training or promotion. The alternative is to risk losing income, pension and other benefits, only to face time-, money- and energy-consuming legal proceedings with no guaranteed outcome. Because of these high risks, most older women workers do not file formal discrimination complaints until they have actually been discharged from their jobs.

One of the most significant reasons older women workers receive so little protection under the ADEA law is because it is so poorly and unevenly enforced. Under the Reagan Administration, the EEOC, charged with enforcement of the law, has lost staff, suffered a reduced budget, refused to accept class action suits, and lessened the vigor and thoroughness of its complaint investigations.

For example, age discrimination complaints filed at the EEOC increased 52% from 1982 to 1985 to a total of 16,784, while the staff which handles that case load was decreased by almost 600 positions. (Aging Service News, 1987).

Furthermore, the red tape and bureaucracy involved in EEOC legal proceedings can be daunting to anyone. A letter to the Commission from an older woman worker in Oregon who believed she was unfairly discharged from her bookkeeping job revealed that she was bounced back and forth between the EEOC regional office in Oregon to the federal office in Washington six times. In her final encounter, she ended up being sent back to the federal office. In the ultimate Catch 22, the federal EEOC had dismissed her case because their records showed she had filed through

Oregon and therefore had received an investigation of her complaint. Being without further funds, she was unable to hire her own lawyer and did not qualify for legal aid in order to pursue her case.

Employer Responses to the Needs of Older Women Workers

A growing number of employers in the private and public sectors are studying the question of employment needs of older workers. Some have initiated personnel practices specifically to maintain and attract older employees. Examples of employer practices include: maintaining a retired-worker labor pool and hiring back retirees on a part-time or as-needed basis; job-sharing and flex-time arrangments to ease the transition between work and retirement; and retraining or job redesign to meet the needs of individual older workers.

The majority of older worker programs involve part-time work for retired workers who want to continue working but on a reduced schedule. Employers have started this kind of program out of enlightened self-interest: They get experienced workers, usually at lower part-time wages with lower, pro-rated benefits (or no benefits), without the costs of recruiting or training new workers. By hiring older workers, they also can achieve good public relations within the community. This is especially important to companies which want to attract and keep older consumers with money to buy their products. The majority of

employees who are the focus of these older worker programs, however, are white-collar professionals or managers (mainly white males) and clerical workers (mainly female secretaries and clerk typists). Programs focused on older skilled and semi-skilled blue collar workers--male and female--are far fewer in number (Root and Zarrugh, 1983.)

Many non-professional women workers in their late fifties or early sixties want to keep working full time. They need a full-time salary and the health insurance benefits their employer provides. Older worker programs--especially those which are predicated on a worker retiring before age 65--may not meet the needs of many older women. If a woman does not have other income (from a pension, savings, or a working spouse) or other options for making a living wage, early retirement programs may exacerbate her poor economic condition. As many of our respondents experienced, finding another job after the age of 50 can be impossible, especially a job that pays more than entry-level wages. These women can fall through the cracks between an employer's need to weed out so-called "dead wood," and the Social Security system which allows a retiree to receive reduced benefits at age 62 but not before. Reduced Social Security benefits for the rest of her life may be better than no income but are woefully inadequate as a woman's sole support. Part-time employment opportunities for older workers, therefore, may mean different things to a secretary who has been working 10, 15, or

even 25 years at relatively low wages and her boss who is higher up on the corporate ladder.

Offering training or retraining, or redesigning a job in order to keep the work both challenging and matched to a worker's skills and abilities are critical human resources practices that benefit older workers and employers. In 1983, however, only 13% of companies in the National Older Workers Information System (NOWIS) data bank at the University of Michigan offered retraining as an option for older workers. Only 9% offered job redesign (Root and Zarrugh, 1983).

It is a waste of the knowledge and experience of older women not to offer retraining to increase their skills and productivity. Older women may, however, require special encouragment from their supervisors to apply for training in new technologies. As mentioned before, they may also require different teaching techniques than those traditionally used with younger workers. If it has been many years since they were in school, some older women may be reluctant to return to a classroom situation or to compete assertively with younger men and women. In that case a more individualized training program should be developed. (U.S. Senate...Employment Opportunities for Women, 1986).

Future Trends

Statisticians predict that the present-day trend of more and more women of all ages participating in the work force will continue. In the future the labor force participation rate of women 45 to 64 will climb steadily. By the year 1995, it is estimated that 71% of women 45 to 54 and 43% who are 55 to 64 will have jobs outside the home. The actual number of working women in this age group will also rise--to over 16 million--as the first cohort of "baby boomers" reaches and passes through midlife.

It is also predicted that the rate of growth in the entire labor force of men and women age 16 and over will slow down significantly over the next ten years. This will be due partially to a shrinking number of young workers age 16 to 24. But recently there has also been a noticeable trend for men to retire at earlier ages than in the past. This decrease in older men's labor force participation is expected to continue. So while there will still to be more men than women in the work force, working women will have an increasing effect on American business and labor, and on the economy. Middle-aged and older women may also be presented with greater employment opportunities as the labor pool gets smaller.

At the same time, as women become more attached to the work force, they will make greater demands on society and employers.

The need for child care and parental leave for working mothers and dependent care provisions for the parents and elderly relatives of middle-aged working women must be met. In the future, many women in their forties and fifties will also not be content to keep working at the same dead-end, low-wage jobs for 30 years or more. Midlife and older working women will demand and receive opportunities for training and promotions, as well as access to career ladders.

Just as there is a trend for older men to retire before age 65, many women, on the other hand, now prefer to keep working until age 65 or even older. In the future, women in their sixties, because of lifetime low earnings and no savings; early retirement of a spouse; or the desire to work for self-fulfillment may elect to work outside the home after the age of 65 in far greater numbers.

In a current trend, labor unions are looking to the growing numbers of women workers as an excellent source of renewed membership strength. Many unions are incorporating pay equity and child and dependent care into their bargaining positions. Women in leadership within individual unions as well as in the Coalition of Labor Union Women have been training other union women to help in this process. Their work will pave the way for better work situations for older women workers of tomorrow.

Policy Issues and Recommendations

1) Greater enforcement of Equal Employment Opportunity laws: Midlife and older women need to work. The Age Discrimination in Employment Act of 1967 and its amendments, and the Civil Rights Act of 1964 are in place to protect older women from employment and wage discrimination. These laws must be enforced. Because of the lack of enforcement and a climate which allows negative stereotypes to support age bias, personnel managers and employment agencies today can say, "We won't even consider anyone over 25." Human resource professionals and their associations as well as the EEOC must be recommitted to the mandate of equal opportunity, and the EEOC must be given the budget and the staff to do its job on behalf of older workers.

2) Greater access to information and legal support: Older women themselves need clear information about their rights as workers (or as potential employees) as well as access to the legal process. The costs both financially and emotionally of bringing a suit against an employer for illegal treatment must be made less prohibitive. A 55-year-old woman should not have to say, "I'll be dead long before I can get any action on my grievance."

3) Equal access to training and retraining to improve job mobility and wages: Women over 45 on the job, displaced homemakers and reentry women, and older women who have been laid off all need training to learn new technology or to update old

skills. Personnel managers and supervisors must encourage on-the-job training and life-long education for their employees.

4) Adequate funding for community-based employment and training centers for women: In addition to the need for vocational training, older women may have special need for assertiveness training, skills evaluation and confidence building, especially women who lack job-hunting experience. Older women need support systems provided by employment and training centers to allow them to take the risk of moving into new job areas. Federal, state and local dollars provided under the Carl Perkins Vocational Education Act and the Joint Training Partnership Act for training of women over age 40 and for displaced homemakers must be adequate to meet the need.

5) Greater access to promotions and career ladders: Midlife and older women entering the work force for the first time, or those who have worked for years in traditional female jobs, should have opportunities for advancement equal to those of younger women workers.

6) Continued expansion of retirement policies and pension coverage: Employer retirement practices and pension plans must continue to be refined and reformed to meet the needs of midlife and older women. New pension provisions enacted in 1986 include a shorter vesting period (five years instead of 10) and the extension of coverage to non-professional employees, both of which will benefit midlife women. Legislation has been

introduced in Congress in 1987 that would make pensions portable, expanding coverage for women even further.

7) Provision of child and dependent care: Child and dependent care is a necessary ancillary service for midlife and older women. Passage of legislation such as the Family and Medical Leave Act of 1987, dependent care tax provisions, and employee benefits such as before-tax salary reduction for the cost of child and dependent care will help older women who have the dual role of caregivers at home. Federal dollars for employment and training programs must include support services stipends to help disadvantaged women provide for their dependents while they are in training and looking for work.

Conclusion

The world of work in the United States is changing every day. As we move from an industrial to a service-based economy; as the number of women in the work force continues to grow; and as families with children or elderly dependents continue to rely on the caregiving of mothers, wives and daughters, the world of work must respond. Policies and institutions must change to meet working women's needs and the needs of our society.

Midlife and older women have been in the vanguard of the movement of women into the work force for more than 40 years. But despite the existence of laws which make discriminating by age and sex illegal for employers, and despite positive evidence of

the good physical health, mental acuity and on-the-job performance of older women, negative stereotypes and age bias continue to be factors which limit the full employment of women age 45 to 64. In 1987 as well as in the years to come they must have fair and unbiased treatment in hiring, on the job, and in the opportunity to receive training and advancement. And, just like older men and the younger men and women who follow after them, they deserve an equal opportunity to enjoy the fruits of their years of labor when they retire.

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Women, Work and Age

A Fact Sheet

In 1986, there were 14 million women age 45 and over in the U.S. labor force.

Older women make up 12% of the entire labor force. More than one in four women workers (27%) is over age 45.

Fifty four percent of all women between the ages of 45 and 64 work, 70% of them full time.

Two-thirds (66%) of all women age 45 to 54 and 42% of women 55 to 64 are working outside the home. After age 65, 7% of all women are employed, although between the ages of 65 and 69, 13% are in the labor force.

Whether married or single, the majority of mid-life and older women work because of economic need.

Half of married women (50%), three-fourths of divorced women (76%), more than two-thirds of never-married women (69%), and half of widows (49%) age 45 to 64 are in the labor force.

In the 1980 census there were 11.4 million displaced homemakers.

These women had lost their primary source of income due to divorce, widowhood, prolonged unemployment of spouse, disability, or loss of eligibility for public assistance.

- 78.5% of displaced homemakers are women over age 45;
- 39% of all displaced homemakers live in poverty;
- 22% have dependent children.

The majority of mid-life and older women (77%) are in non-professional occupations in clerical, sales, service, factory or plant jobs.

Occupation	Percent of employed women over 45
Managerial, Administrative, Executive	10%
Professional	13%
Technical, Sales, and Administrative support, including clerical	43%
Service	19%
Precision production, Craft, and Repair	3%
Machine operators, Fabricators, and Laborers	10%
Farmers, Forestry, and Fishing	2%

It is cost-effective for an employer to hire an older woman.

- A woman of 50 is likely to give 15 years of service to one employer: The median job tenure of women 55 to 64 (10.3 years) is three times that of women 25 to 34 (3.2 years).
- Research findings show that intellectually workers in their 50s and 60s function as well or better than workers in their 20s and 30s.
- Corporate studies have demonstrated that older workers are more dependable, have better attendance records, and do as much work as younger employees.

Historically, mid-life and older women have had a strong labor force attachment.

Thirty-three percent of women who retired in 1980-81 reported working for one employer at least 20 years. Only 8% reported less than five years in their "longest held" job. It is estimated that half of all women now 45 to 54 have been in the labor force more than 20 years.

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Women between the ages of 45 and 64 earn 61¢ for every $1.00 earned by mid-life and older men.

Ages	1986 Annual Average Weekly Earnings	
	Men	Women
45–54	$505	$308
55–64	484	295
65+	358	255

Lower wages during their working lives mean that older women have lower retirement incomes than men.

- The vast majority of older women rely on Social Security as their only significant source of income. In December, 1986, the average benefit payment for a retired woman was $334; for a retired man, $548.
- In 1985 only 21% of retired women received any income from pensions, either their own or their husbands'. Forty six percent of men received pensions. The average amount of pension received by women was $358 per month; for men, $573.
- Sixteen percent of all women over 65 have incomes below the poverty line. Another 25% are close to the poverty line. The median income for women over 65 is $6,313; for men, $10,900.

Sources of Reference:

Bureau of Labor Statistics
Bureau of the Census
Older Women's League
Social Security Administration
Displaced Homemakers Network

It is unlawful to discriminate because of age against women between the ages of 40 and 70 in hiring, training, promoting or laying off employees.

The Age Discrimination in Employment Act of 1967 (ADEA) and its amendments protect older workers from discrimination by age in private companies with 20 or more employees and in local, state and federal government jobs. Forty eight states also have anti-age discrimination laws.

Age discrimination is a barrier to full employment for many mid-life and older women who want to work.

Despite the law, some employers continue to:
- show preference for youth in "entry-level" jobs or recruit solely from college campuses;
- use non-job-related selection criteria such as requiring a college degree (only 12% of women over 45 are college graduates);
- discount skills older women have gained from volunteer work and unpaid work in the home;
- assume that older women are less desirable as employees due to the physical and psychological effects of aging.

The National Commission on Working Women of Wider Opportunities for Women was created in 1977 to focus on the needs and concerns of the nearly 80% of the female work force concentrated in sales, service, clerical and factory jobs.

Resources for further information

Older Women's League
1325 G Street, N.W. Lower Level
Washington, DC 20005
(202) 783-6686

American Association of Retired Persons
Women's Initiative and Worker Equity Program
1909 K Street, N.W.
Washington, DC 20049
(202) 872-4700 or 728-4700

National Coalition on Older Women's Issues
2401 Virginia Avenue, N.W.
Washington, DC 20037
(202) 466-7834

U.S. Senate Special Committee on Aging
SD G33 Dirksen Senate Office Building
Washington, DC 20510
(202) 224-5364

National Gray Panthers
311 South Juniper Street
Suite 601
Philadelphia, PA 19107
(215) 545-6555

Displaced Homemakers Network
1411 K Street, N.W.,
Suite 930
Washington, DC 20005
(202) 628-6767

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A Report on Older Women and Employment

Introduction

There are important reasons why special attention should be paid to the work lives of women age 45 to 64. Because most working women spend their lives in low-paying jobs, they are economically more vulnerable than men as they grow older. As a whole, their wages, always lower than men's, begin to decline in midlife even as male earnings continue to rise to their peak. A lifetime of low wages, inadequate benefits, and the lack of pension coverage for up to 80% of older women means that a significant number of retired women live in or near poverty.

The majority of older women now in their fifties or early sixties did not plan or train for a career when they were young. In addition to working in low-paying jobs, many women interrupted their work lives for child rearing and family responsibilities. This means they are less likely than men to have seniority, to be vested in a pension, or to rise through the ranks; and they are more likely at midlife to find themselves working in an entry-level or part-time job.

Furthermore, the situation of older women workers is compounded by a cultural bias which views them differently than men in the work force, especially as they age. Negative stereotypes—about older women's health, productivity, trainability, or simply their desirability and attractiveness on the job—are extremely difficult to overcome. Despite recent positive media attention on the health and fitness of women (and men) in their fifties and sixties—the "young old"—and despite research studies that tend to refute the negative stereotypes, such popular biases remain powerful influences on the attitudes and behavior of employers, supervisors and of older women themselves.

Profile

* More than half (54%) of all midlife and older American women are in the work force—numbering nearly 14 million. Today more than one out of every 10 workers in the United States is a woman over the age of 45. Seventy percent work full time.

* Like their younger counterparts, most older women work in nonprofessional occupations. More than three fourths (77%) are in clerical, sales, service, factory or plant jobs. Having followed traditional gender roles, older women experience greater job segregation than younger women and are more likely to be in female-dominated occupations.

> *"I feel that I am a capable, steady worker, yet I cannot find good steady employment, and I am ten years younger than the President of the United States."*

* Middle aged women earn about 61¢ for every dollar earned by middle aged men. In 1985, women aged 45 to 54 working full-time earned an average of $17,009 a year, while men that age averaged $29,880.

* Many older working women have inadequate benefits because they work for small companies, in service industries, or in temporary or part-time jobs. A significant number for example, receive little or no health care coverage as a job benefit.

* Thirty five percent of women 45 to 64 are widowed, divorced, separated or have never been married. More than two out of three of them are in the work force. Due to the unprecedented and rapid increase in the incidence of divorce since the late 1960s, many women now in their fifties and sixties have become displaced homemakers after years of being at home supported by their husbands. Most older women who have been homemakers need support services and job training to make a new life for themselves as working women.

* While older women generally have lower rates of unemployment than younger women, the statistics do not show the significant numbers of older women who have ceased looking for work because of prolonged, unsuccessful job searches; those who elect early retirement when they are "let go" from their jobs; or those who, although working, are "underemployed" in terms of their skills and wages or are working part time involuntarily.

Cultural Bias and Reality

Research shows that significant numbers of employers believe popular negative stereotypes and myths about older women workers. One of the most resilient myths concerning midlife and older women is that they are "stuck in their ways" and therefore difficult to train and supervise. A Conference Board survey of 363 companies in 1984 found that 69% of managers agreed with the statement that older workers in general "tend to be less flexible and more resistant to change."

In fact, most older women workers enjoy good mental health, both intellectually and emotionally. Performance studies show older workers perform as well or better than workers 30 to 40 years younger in mental and intellectual capacities. Older women (and men) maintain their IQ levels, vocabulary, and creative thinking skills well into retirement age.

Furthermore, in this era of rapid technological change, *all* workers' skills, regardless of age, can become obsolete over a period of five to 10 years unless re-training and updating are consistently available.

> *"Recently I was told by a local employment agency counselor that the employers like the 'cutesy-pie young girls.' She indicated that there would be no point in sending me out on interviews no matter that my qualifications would match those for the job."*

A second myth regarding older women is that they are not long-term, serious employees and do not need to work.

The reality is that most older women work out of economic necessity. In fact, middle-aged and older women are more likely to have families to support than younger women. Research shows that older workers are less likely to leave the labor force or change jobs than younger workers.

Yet a third myth attributed to older women is that they are not cost-effective to an employer. According to the stereotype, because of low productivity and high benefit rates (particularly for health insurance), older women workers cost more to hire and train than younger ones.

However, the facts show that employing older women can be as cost effective as

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employing younger female workers. Health insurance costs for older workers are not greater than for younger workers in 90% of companies. Possible higher health insurance and benefit costs to very small companies are offset by lower turnover and increased productivity, due to the specialized skills and experience of older women workers.

A fourth myth concerns older women's physical health. According to this stereotype, older women workers experience deteriorating health and physical ability as they age, which affects their job performance.

However, the majority of women enjoy good physical and mental health well into their sixties and regard their own health positively. Over 75% of women over age 45 rate their health as good or excellent. In a 1982 study of women and men over age 50, only 13% cited poor health as the reason for leaving their last job.

In addition, because of their greater experience and accuracy on the job, older women suffer from fewer work-related accidents and miss fewer days of work due to injuries.

"The last bank where I had worked (as a bookkeeper) for six years was sold. The "older employees" (I was 49) were given the choice of a drastic decrease in wages or resigning. I chose to resign, and my search for new employment began. Each job I applied for, usually a person under 25 was hired who had no experience. In one interview, the person told me no applicant over 25 was even considered. I am presently working as a cashier and bookkeeper in a retail store for $3.45 per hour. I have 14 years banking experience, two computer courses and excellent references. Just one thing wrong—I am 51 years old."

Age Discrimination

An inevitable consequence of attitudes and beliefs which devalue midlife and older women is discriminatory behavior. Although age discrimination has been illegal since passage of the Age Discrimination in Employment Act of 1967 (ADEA), it is widespread, keeping many older women in low-level jobs or preventing them from being hired at all. Letters from older women to the Commission about their experience in the work force document the difficulties they face getting hired and on the job.

Although it is illegal to indicate age or sex requirements in the help-wanted sections of the newspaper, employers circumvent the law by placing ads that call for "recent college graduate" or want applicants with "one to two years experience." Employment agencies often discriminate in a similar manner.

"I worked for (a federal agency) for 15 years. My manager said, 'Of all the secretaries I've met, you rate among the best.' I replied, 'How is it I can't get a promotion?' He said, 'Look around and see for yourself. There's a certain amount of bias around here. They aren't promoting older secretaries.'"

On the job, age discrimination may take the form of being passed over for promotion or training opportunities. Some of our correspondents endured harassment on the job from younger employees, such as being asked constantly when they were going to retire, or being threatened verbally.

Age discrimination can also be found in the process of laying off workers or encouraging early retirement. The majority of older women's employment troubles begin when they are terminated in their fifties or early sixties. Many are abruptly fired or "let go" ostensibly for cost-cutting measures or as they are told, because they do not " 'fit in with a company's younger image.' " Most often a younger, lower-paid worker will be hired or promoted in their place, or an older secretary is let go while younger ones are kept on.

Despite the existence of the ADEA, older women receive very little real protection against age discrimination. The reasons for this gap between theory and practice include lack of education about and awareness of their legal rights under ADEA, the fear of harassment and intimidation from employers, and a weakened enforcement of the law itself.

Employer Responses

A growing number of employers in the private and public sectors are studying the question of employment needs of older workers. Examples of employer practices include: maintaining a retired-worker labor pool and hiring back retirees on a part-time or as-needed basis; job-sharing and flex-time arrangements to ease the transition between work and retirement; and retraining or job redesign to meet the needs of individual older workers.

Future Trends

* The labor force participation rate of women 45 to 64 will continue to climb steadily. By the year 1995, more than 16 million midlife and older women will have jobs outside the home. It is also predicted that the rate of growth in the entire labor force will slow down significantly over the next ten years due to a shrinking number of young workers 16 to 24 years old and to a continued decrease in the rate of older men's labor force participation.

* As their labor force participation increases, women will make greater demands on society and employers. Many women in their forties and fifties will not be content to keep working at the same dead-end, low-wage jobs for 30 years or more. Midlife and older working women will demand and receive opportunities for training and promotions, access to career ladders, and provisions for child and dependent care.

* Women in their fifties and sixties—because of lifetime low earnings and no savings, early retirement of a spouse, or the desire to work for self-fulfillment—may elect to work outside the home beyond the age of 65 in increasing numbers.

* Labor unions are looking to the growing numbers of working women as an excellent source of renewed membership strength. Older women now in leadership within unions and the Coalition of Labor Union Women will pave the way for better pay and working conditions for older women workers for tomorrow.